

# Identity Idol

## What's your Identity IQ?



1. You get an offer from your credit card company to buy protection against thieves who steal credit card numbers and run up huge bills. You should:
  - A) Say no. If your credit card is lost or stolen, the most you will owe from unauthorized charges is \$50.
  - B) Get more information. Contact the credit card company in a way you know is secure.
  - C) Order the service today!
  - D) A and B
2. You get an email that asks for your personal and financial information. What should you do?
  - A) Do not respond. Send the spam to the FTC at [spam@uce.gov](mailto:spam@uce.gov) so that it can be available to law enforcement.
  - B) Always avoid emailing personal and financial information — like your Social Security number or account numbers.
  - C) A and B
3. When someone asks for your Social Security number, which of the following questions should you ask?
  - A) Why do you need it?
  - B) How will you use it?
  - C) How do you safeguard it?
  - D) All of the above.
4. Your personal information or identification documents have been stolen. You can minimize the misuse of that information if you act quickly. What do you need to do?
  - A) File a report with your local police. Get a copy of the report.
  - B) Cancel your credit cards. Call the issuer(s) immediately.
  - C) Call the fraud departments of the three major credit reporting agencies and ask each agency to put a “fraud alert” on your account.
  - D) All of the above.
5. Which of the following should you do to protect yourself from credit and charge card fraud?
  - A) Keep a record of your account numbers, their expiration dates, and the phone number and address of each company in a secure place.
  - B) Carry your cards separate from your wallet and carry only the cards you need.
  - C) Shred your statements and receipts before disposing of them.
  - D) All of the above.

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## Answers

1. **D.** Federal law limits your responsibility for unauthorized charges to \$50. And if you report your credit card as lost or stolen before a thief uses it, you won't owe anything at all.
2. **C.** If you get an unexpected email from an organization asking for your personal information, contact them using a telephone number you know to be genuine. Or open a new Internet browser window and type in the Web address you know is correct.
3. **D.** Each question is important, but you really need the answers to ALL of them before making the decision to share something as personal as your Social Security number.
4. **D.** Monitor your account statements and order a copy of your credit report. Take these steps — and also report it to the FTC at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).
5. **D.** Visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) to learn more about protecting yourself against identity theft.

### Your Scam-o-meter:

Correct  
answers:

- 0-1 No gold stars for you! Learn more about identity theft! Check out [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).
- 2-4 Not bad; you missed one. You should learn more about identity theft!  
Check out [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).
- 5 ***Congratulations! You really are a Super Star!***

